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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Jermain	
	100.10	First name	First name
	Write the name that is on your government-issued	D	
	picture identification (for	Middle name	Middle name
	example, your driver's	Franklin	
	license or passport	Last name	Last name
	Bring your picture		
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
_			
2.	All other names you have used in the last	First name	First name
	8 years	Thethane	THOCHAIN
	- ,	Middle name	Middle name
	Include your married or maiden names.		
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		To the same of the	To the second se
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)		

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Debtor 1 Jermain First Name	D Franklin Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	6605 S Kimbark Ave Apt 4n Number Street	Number Street
	Chicago Illinois 60637	
	City State Zip Code Cook	City State Zip Code
	County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	Other Time Control	City Charter 7 to Conde
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Jermain	D	Franklin		Case number (if kno	own)	
First Name	Middle Name					
Part 2: Tell the Court Ab	out Your Bankrupt	tcy Case				
 The chapter of the Bankruptcy Code you are choosing to file under 		brief description of each, see B2010)). Also, go to the top o				ndividuals Filing for
8. How you will pay the fee	more details a cashier's check may pay with I need to pay Individuals to I request that judge may, but the official poyou choose the	entire fee when I file my about how you may pay. Tyck, or money order If you a credit card or check with the fee in installments. If Pay Your Filing Fee in Installments to my fee be waived (You rut is not required to, waive verty line that applies to yous option, you must fill ound file it with your petition	ypically, if your attorney is a pre-printed you choose stallments (Commay request your fee, an our family sint the Application	ou are paying the submitting you ed address. ethis option, significial Form 103 this option only ad may do so on ize and you are used.	e fee yourself, r payment on yon and attach to BA). If you are filingly if your incorunable to pay to the pay to pay to the pay to	you may pay with cash, your behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If
9. Have you filed for bankruptcy within the last 8 years?	No. Yes. District District District	Northern District of Illinois	When When When	1/12/2015 MM / DD / YYYY MM / DD / YYYY	Case number _ Case number _ Case number _	15-00786
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, i Relationship to Case number, i	you
11. Do you rent your residence?	✓ No.	landlord obtained an eviction Go to line 12. Fill out <i>Initial Statement About</i> this bankruptcy petition.				

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D Franklin Debtor 1 Jermain Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Jermain D Franklin Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Jermain	D Middle Nesse	Franklin	Case number (if know)	n)
Part 6: First Name Answer These Que	Middle Name estions for Reporting	Last Name Purposes		
16. What kind of debts do you have?	16a. Are your debts "incurred by an No. Go to ling Yes. Go to I 16b. Are your debts money for a bus No. Go to ling Yes. Go to I	primarily consumer debrindividual primarily for a page 16b. ine 17. primarily business debts siness or investment or throne 16c.	ersonal, family, or house Business debts are debrough the operation of the	ots that you incurred to obtain e business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing und	under Chapter 7. Go to line ⁻ er Chapter 7. Do you estima paid that funds will be availa	te that after any exempt pro	operty is excluded and administrative ed creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,001	-5,000 -10,000 1-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,00 \$100,001-\$500,0 \$500,001-\$1 mill	00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,00 \$100,001-\$500,0 \$500,001-\$1 mill	00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file of title 11, United Sta under Chapter 7. If no attorney represe out this document, I have chosen to file of the counter	e under Chapter 7, I am aw tes Code. I understand the nts me and I did not pay o nave obtained and read the	rare that I may proceed, if e relief available under ea r agree to pay someone w e notice required by 11 U.	the information provided is true and eligible, under Chapter 7, 11,12, or 13 ch chapter, and I choose to proceed who is not an attorney to help me fill S.C. § 342(b).
	connection with a bar		fines up to \$250,000, or	money or property by fraud in morisonment for up to 20 years, or
	/s/ Jermain Fran		Signature of	Debtor 2
	· ·	5/24/2017 MM / DD / YYYY	Executed of	

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Debtor 1 Jermain	D	Franklin	Case number (ii	fknown)
First Name	Middle Name	Last Name	<u> </u>	
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, Unite	nave informed the debtor(s) about ad States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	342(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the i	nformation in the sched	dules filed with the petition is incorrect.
attorney, you do not	· ·	, ,		·
need to file this page.	/s/ Morsheda Hash	em	Date	5/24/2017
	Signature of Attorney		<u>N</u>	MM / DD / YYYY
	. 5			
	Morsheda Hashem			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Av	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374973	Email address	mhashem@semradlaw.com
			, ,	
	Bar number		State	

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Jermain	D	Franklin	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number (If known)			(State)	

П	Check if this is an
	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	40.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$1,550.00 —————————————————————————————————
1c. Copy line 63, Total of all property on Schedule A/B	\$1,550.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$47,407.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$67,106.88
Your total liabilities	\$114,513.88
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	
T. Confedure 1. Total Modifie (Official Foffi)	\$1,400.00
Copy your combined monthly income from line 12 of Schedule I	
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$1,150.00

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D Franklin Debtor 1 Jermain _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,562.50 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$47,407.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$47,407.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information	to identify your c	ase:					
Debtor 1	Jerm		D		Franklin	_		
Debtor 2	First	Name	Middle N	ame	Last Name			
(Spouse, if fi	ling) First	Name	Middle N	ame	Last Name	-		
United Sta	ates Bankrup	otcy Court for the:	Northern		District of Illinois (State)	-		
Case num (If known)	nber				(******)	-		_
Officia	al Form	106A/B						Check if this is an amended filing
Sche	dule A	/B: Prope	rty					12/1
category v responsible write your Part 1:	where you t le for supply name and Describe	hink it fits best. I ying correct infor case number (if k Each Residenc	Be as complete a mation. If more sp mown). Answer ev ee, Building, Lar	nd accu pace is very que nd, or (sset only once. If an asset fits in a set fits in a set fits in a separate she heeded, attach a separate she heestion. Other Real Estate You Owresidence, building, land, or simpless.	d people ar et to this fo	e filing together, both a orm. On the top of any a an Interest In	re equally
7. Do you	No. Go to l		fultable lilterest i	ii aliy i	esidence, building, land, or sin	шаг ргорег	ıy:	
	Yes. Where	is the property?						
1.1		ess, if available, or	other description	Sir Du	is the property? Check all that a ngle-family home uplex or multi-unit building andominium or cooperative anufactured or mobile home	oply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> <i>ims Secured by Property.</i> Current value of the portion you own?
				ш	and actured or mobile nome			
	Number	Street		In	vestment property meshare		Describe the nature of interest (such as fee sthe entireties, or a life	imple, tenancy by
	City	State	Zip Code	Who hone. De	her			mmunity property
					information you wish to add a	oout this ite	em, such as local	
lf vou	0.440 0x bo.	e more than one, li	at bara.	prope	rty identification number:			
1.2		ess, if available, or		Sir Du	is the property? Check all that a ngle-family home uplex or multi-unit building ondominium or cooperative anufactured or mobile home	oply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the portion you own?
	Number	Street		In	nd vestment property neshare		Describe the nature of interest (such as fee sthe entireties, or a life	imple, tenancy by
	City	State	Zip Code	Who hone. Deligned Deligned Attention Deligned Att	her has an interest in the property? Sebtor 1 only Sebtor 2 only Sebtor 1 and Debtor 2 only Seast one of the debtors and ano Information you wish to add all rty identification number:	ther	(see instructions)	mmunity property

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Debtor 1		D	Franklin	_ Case numbe	r (if known)	
	First Name	Middle Name	Last Name			
1.3	et address, if available, or oth		What is the property? Check all that a Single-family home Duplex or multi-unit building	pply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the
Nun	nber Street	[Condominium or cooperative Manufactured or mobile home Land		entire property?	portion you own?
City	State	Zip Code	Investment property Timeshare Other	_	Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
		v [[[Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ano		Check if this is co (see instructions)	mmunity property
			Other information you wish to add all property identification number:	bout this item,	such as local	
you ha	the dollar value of the porve attached for Part 1. Wr	ite that number he	all of your entries from Part 1, includere.	ding any entrie	s for pages	
you own th	nat someone else drives. If y ns, trucks, tractors, sport uti	ou lease a vehicle, a	in any vehicles, whether they are ralso report it on Schedule G: Executory cycles	-	-	
3.1	Make Model: Year:	Hyundai Elantra 2017	Who has an interest in the propone. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information: 2017 Hyundai Elantra: LEA EXCHANGE LEASING	16000 SED WITH UBER	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	l another	Current value of the entire property? \$19406.00	Current value of the portion you own? \$0.00
			Check if this is community p	roperty (see		
3.2	Make Model: Year:		Who has an interest in the propone. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community p		Current value of the entire property?	Current value of the portion you own?
			instructions)	, (000		

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Ī				ase number	(II KIIOWII)	
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the property?	? Check		claims or exemptions. Put
	Model:		one.			red claims on Schedule D
	Year:		Debtor 1 only		Creditors vvno Have Cia	ims Secured by Property.
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and and	other		
			Check if this is community proper instructions)	erty (see		
3.4	Make		Who has an interest in the property?	? Check		claims or exemptions. Put
	Model:		one.			red claims on Schedule D
	Year:		Debtor 1 only		Creditors vvno Have Cia	ims Secured by Property.
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and and	other		
			Check if this is community prope	erty (see		
			instructions)			
Exam			ner recreational vehicles, other vehicles ft, fishing vessels, snowmobiles, motorcycl			
Exam N 1	nples: Boats, trailers, motors No		ner recreational vehicles, other vehicles	le accessorie	Do not deduct secured	claims or exemptions. Pur ered claims on <i>Schedule D</i>
Exam N 1 Y 4.1	nples: Boats, trailers, motors No Yes Make		ner recreational vehicles, other vehicles ft, fishing vessels, snowmobiles, motorcycl Who has an interest in the property?	le accessorie	Do not deduct secured the amount of any secu	·
Exam N 1.1	nples: Boats, trailers, motors No Yes Make Model:		who has an interest in the property?	le accessorie	Do not deduct secured the amount of any secu	red claims on <i>Schedule D</i>
Exam N 1 4.1	nples: Boats, trailers, motors No Yes Make Model: Year:		who has an interest in the property one. Debtor 1 only	le accessorie	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule E ims Secured by Property.
Exam N 1 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the property one. Debtor 1 only Debtor 2 only	le accessorie	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule Daims Secured by Property. Current value of the
Exam N 1 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the property? one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	le accessorie Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule Daims Secured by Property. Current value of the
Exam N 1 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the property one. Debtor 1 only Debtor 2 only At least one of the debtors and and	le accessorie Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule Daims Secured by Property. Current value of the
Exam	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the property? one. Debtor 1 only Debtor 2 only At least one of the debtors and and Check if this is community proper	e accessorie Check Check other erty (see	Do not deduct secured the amount of any secu Creditors Who Have Claic Current value of the entire property?	red claims on Schedule Daims Secured by Property. Current value of the
Exam 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:		who has an interest in the property: one. Debtor 1 only Debtor 2 only At least one of the debtors and and instructions) Check if this is community propering the debtor of the debtors of the debtors one instructions)	e accessorie Check Check other erty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule Daims Secured by Property. Current value of the portion you own? claims or exemptions. Put ared claims on Schedule Daims on Schedul
Exam 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the property one. Debtor 1 only Debtor 2 only At least one of the debtors and and instructions) Who has an interest in the property one.	e accessorie Check Check other erty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule Daims Secured by Property. Current value of the portion you own? claims or exemptions. Put
Exam 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		who has an interest in the property one. Debtor 1 only Debtor 2 only At least one of the debtors and and instructions) Who has an interest in the property one.	e accessorie Check Check other erty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule Daims Secured by Property. Current value of the portion you own? claims or exemptions. Put ared claims on Schedule Daims on Schedul
Exam 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the property? one. Debtor 1 only Debtor 2 only At least one of the debtors and and instructions) Who has an interest in the property? One. Debtor 1 and Debtor 2 only The check if this is community property.	e accessorie Check Check other erty (see	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class	red claims on Schedule Daims Secured by Property. Current value of the portion you own? claims or exemptions. Purified claims on Schedule Daims Secured by Property.
Exam V N 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the property one. Debtor 1 and Debtor 2 only At least one of the debtors and and Check if this is community proper instructions) Who has an interest in the property one. Debtor 1 and Debtor 2 only At least one of the debtors and and Check if this is community proper instructions) Who has an interest in the property one. Debtor 1 only Debtor 2 only	e accessorie Check Check Check Check	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the	red claims on Schedule Daims Secured by Property. Current value of the portion you own? claims or exemptions. Put ared claims on Schedule Daims Secured by Property. Current value of the

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Franklin Debtor 1 Jermain D Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Goods and Furniture \$350.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$200.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$225.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$775.00 for Part 3. Write that number here

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Franklin D Debtor 1 Jermain Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$25.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Bank of America \$750.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb ¹	tor 1 Jermain	D	Franklin	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotia include personal checks, cashiers ents are those you cannot transfe	s' checks, promissory no	tes, and money orders.	
21	Retirement or pension	accounts			
	Examples: Interests in I), thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
	coparatory.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so tha with landlords, prepaid rent, publ	ic utilities (electric, gas, w		
	✓ No		Institution name:		
	Yes	Electric:			
		Gas:	-		
		Heating oil:			
		Security deposit on rental unit:			-
		Prepaid rent:			
		Telephone:			
		Water:	-		
		Rented furniture: Other:			
23	Annuities (A contract for	or a periodic payment of money to	a you gither for life or fo	r a number of veers)	
20.	No	or a periodic payment of money to	you, entited for the of to	ranumber of years)	
	Yes	Issuer name and description:			

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Debt	or 1 Jermain First Name	D Franklin Middle Name Last Name	Case number (if known)	
24.		n education IRA, in an account in a qualified ABLE program, or u	nder a qualified state tuition program.	
	26 U.S.C. §§	530(b)(1), 529A(b), and 529(b)(1).		
	✓ No Yes	Institution name and description. Separately file the records of any inte	erests.11 U.S.C. § 521(c):	
25.	Trusts, equita	able or future interests in property (other than anything listed in I	ine 1), and rights or powers	
	exercisable for	or your benefit		
	✓ No Yes. Desc	ribe		
26.		yrights, trademarks, trade secrets, and other intellectual propert		
		ernet domain names, websites, proceeds from royalties and licensing a	greements	
	✓ No Yes. Desc	ribe		
27.		nchises, and other general intangibles		
	— N.	ilding permits, exclusive licenses, cooperative association holdings, liqu	or licenses, protessional licenses	
	Yes. Desc	ribe		
Mor	ney or proper	ty owed to you?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper			portion you own? Do not deduct secured
	Tax refunds ov	wed to you	Foderal	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov No Yes. Give s abou	wed to you specific information t them, including whether	Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov No Yes. Give s abou you a	wed to you specific information	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds ov ✓ No — Yes. Give s abou you a and t	specific information t them, including whether already filed the returns the tax years		portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ov No Yes. Give s abou you a and t	specific information t them, including whether already filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, spousal support, child support, maintenan	State: Local: ce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information t them, including whether already filed the returns the tax years	State: Local: ce, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, spousal support, child support, maintenan	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, spousal support, child support, maintenan	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, spousal support, child support, maintenan	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, spousal support, child support, maintenan specific information	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past No Yes. Give s Other amount Examples: Unp	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, spousal support, child support, maintenan specific information	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past No Yes. Give s Other amount Examples: Unp	specific information t them, including whether already filed the returns the tax years	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past No Yes. Give s Other amount Examples: Unp Soc	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, spousal support, child support, maintenan specific information s someone owes you aid wages, disability insurance payments, disability benefits, sick pay, vial Security benefits; unpaid loans you made to someone else	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb ¹	tor 1 Jermain	D	Franklin	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disal		avings account (HSA); credit, h	nomeowner's, or renter's insurance	
	No Yes. Name the instoor of each policy and	urance company	npany name:	Beneficiary:	Surrender or refund value:
32.				y, or are currently entitled to receive	
	Yes. Describe				
33.		parties, whether or not you I mployment disputes, insurance		a demand for payment	
34.	Other contingent and to set off claims	d unliquidated claims of ever	y nature, including counter	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets y	you did not already list			
	Yes. Describe				
36.		of all of your entries from Pa number here			\$775.00
Part			_	nterest In. List any real estate in Part	1.
37.	Do you own or have a	iny legal or equitable interes	st in any business-related pr		
	No. Go to Part 6. Yes. Go to line 38.			pe De	urrent value of the ortion you own? o not deduct secured claims exemptions
38.	Accounts receivable	or commissions you already	earned		
	No Yes. Describe				
39.		rnishings, and supplies lated computers, software, mo	dems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, electr	onic devices
	✓ No ☐ Yes. Describe				

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Deb	tor 1 Jermain	D	Franklin	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you t	ise in business, and tools of your tra	ade	
	✓ No				
	Yes. Describe				
	_				
41.	Inventory				
	✓ No				
	Yes. Describe				
	_				
40	Interests in partnersh	ing or igint ventures			
42.		iips or joint ventures			
	✓ No		Name of entity:	% of ownership:	
	Yes. Give specific		ramo or criticy.	% of ownereng.	
	information about them				
	urom				
12	Customor lists mailing	lists, or other compilation	one		
45.		insts, or other compliant	ons		
	✓ No				
	Yes. Do your lists i	nclude personally identifiab	le information (as defined in 11 U.S.C.	§ 101(41A))?	
	☐ No				
	Yes. Desc	ribe			
44.	Any business-related	property you did not alre	ady list		
	✓ No				
	Yes. Give specific				-
	information				<u> </u>
					-
			art 5, including any entries for page		
•	art 5. Write that humbe	51 Here			
Part	Describe Any F	arm- and Commercia	I Fishing-Related Property You	ı Own or Have an Interest In.	
	If you own or have ar	n interest in farmland, list it in	Part 1.		
46.	Do you own or have a	iny legal or equitable into	erest in any farm- or commercial fis	hing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own? Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	✓ No				
	Yes. Describe				

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Deb	tor 1 Jermain First Name	D Middle Name	Franklin Last Name	Case number (if known)	
40			Last Name		
48.	Crops-either growing	or narvested			
	✓ No				
	Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fi	xtures, and tools of trad	e	
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you	did not already list		
	✓ No				
	Yes. Describe				
				_	
52. A	dd the dollar value of al	I of your entries from Part 6, incl	uding any entries for pag	ges you have attached	
		here		-	
•				L	
Part	7: Describe All Pro	perty You Own or Have an In	terest in That You Di	d Not List Above	
53.	Do you have other pro	perty of any kind you did not alrea	ady list?		
	Examples: Season ticket	s, country club membership			
	✓ No				1
	Yes. Give specific				
	information				
- 4 .	dd 46 - dallau calca af al	Lafarana autoia a fuana Dant 7 Muit			
54. A	dd the dollar value of al	1 of your entries from Part 7. Writ	e that number here		
Part	8: List the Totals of	Each Part of this Form			
55.	Part 1: Total real estate	, line 2		>	
56.	part 2 total vehicles, lin	e 5		<u></u>	
57. F	Part 3: Total personal ar	d household items, line 15	\$775.00		
58 F	Part 4: Total financial as	sets line 36			
			\$775.00	<u>—</u>	
59.	Part 5: Total business-re	elated property, line 45		<u></u>	
60.	Part 6: Total farm- and	ishing-related property, line 52			
61	Part 7: Total other prop	erty not listed line 54			
62.	Total personal property.	Add lines 56 through 61	\$1550.00		+ \$1550.00
				Copy personal property total	
					¢1550.00
63 7	otal of all property on 9	chedule A/B. Add line 55 + line 62			\$1550.00
J.J.	oral or all property off o				İ

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Fill in this information to identify your case:						
Debtor 1	Jermain	D	Franklin			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States B	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(Otato)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identify the Property You Clair	n as Exempt				
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.			
	✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)					
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2	2)			
2.	For any property you list on Schedule A	/B that you claim as e	exempt, fill in the information below.			
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption		
	Brief description: Misc. Household Goods and Furniture Line from Schedule A/B: 06	\$350.00	\$350.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)		
	Brief description: Misc. Electronics Line from Schedule A/B: 07	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)		
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) within 1,215 days before you filed this case?			

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Debtor 1 Jermain D Franklin Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$225.00 description: **✓** \$225.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$25.00 description: **✓** \$25.00 Cash on Hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 Brief 735 ILCS 5/12-1001(b) \$750.00 description: **✓** \$750.00 Checking account, Bank 100% of fair market value, up to any of America applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(c); 735 ILCS \$0.00 5/12-1001(b) description: **✓** \$0 Hyundai Elantra, 2017, 100% of fair market value, up to any 2017 Hyundai Elantra: LEASED WITH UBER applicable statutory limit

EXCHANGE LEASING

03

Line from Schedule A/B:

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			9	_		
Fill in this in	formation to identify your	case:				
Debtor 1	Jermain	D	Franklin			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing	First Name	Middle Name	Last Name			
United State	s Bankruptcy Court for the	Northern	District of Illinois			
			(State)			
Case numb	er					
Officia	l Form 106D			J		Check if this is an amended filing
Sched	lule D: Credi	tors Who Ha	ve Claims Secure	ed by Prop	erty	12/15
more space			e are filing together, both are equ nber the entries, and attach it to t			
1. Do an	y creditors have claims	secured by your proper	ty?			
✓ No	o. Check this box and sul	omit this form to the court v	vith your other schedules. You hav	e nothing else to repo	ort on this form.	
☐ Ye	es. Fill in all of the informat	tion below.				
Part 1: Li	st All Secured Claims					
for eac	h claim. If more than one c		red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the	Column B Value of collateral	Column C Unsecured portion

this claim

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Fill in t	his inforr	mation to identify your c	ase:							
Debtor	r 1	Jermain	D		Franklin					
Debtor	. 2	First Name	Middle Name		Last Name					
	, if filing)	First Name	Middle Name		Last Name					
United	States B	ankruptcy Court for the:	Northern	Dis	strict of Illinois (State)					
Case n	number n)				(=====)					
Offic	cial Fo	orm 106E/F				<u>.</u>		Chec	ck if this is an	amended filing
Sch	nedu	ıle E/F: Cre	editors Wh	o Ha	ave Unsec	cure	l Claims	•		12/15
other p Form 1 claims the ent known)	earty to a 06A/B) a that are cries in the cr	e and accurate as possing executory contraction on Schedule G: Exelisted in Schedule D: Cone boxes on the left. At All of Your PRIORIT editors have priority un	s or unexpired leases to cutory Contracts and Creditors Who Hold Cla tach the Continuation Y Unsecured Claim	that cou Unexpire ims Sec Page to	ild result in a claim. A red Leases (Official Fo cured by Property. If i	Also list ex orm 106G) more spac	ecutory contrac . Do not include e is needed, cop	ts on <i>Schedu</i> any creditors y the Part yo	<i>le A/B: Prop</i> s with partia u need, fill it	erty (Official Ily secured t out, number
	=	Go to Part 2.								
2. L lis	ist all of sted, iden s much a continuati	your priority unsecured tify what type of claim it as possible, list the claims on Page of Part 1. If more planation of each type of	is. If a claim has both po s in alphabetical order ac re than one creditor hold	riority and cording to s a partic	d nonpriority amounts to the creditor's name. cular claim, list the othe	, list that cla . If you hav er creditors	aim here and show e more than two p in Part 3.	both priority	and nonprior	rity amounts.
								Total claim	Priority	Nonpriority amount
		tment of Healthcare c/o L creditor's Name h St	isa Tresby		4 digits of account n	-	 n/a	\$0.00	\$0.00	\$0.00
	Number	Street		_	the date you file, the		Check all that			
				apply.	•	0 0141111 101	Orrook all triat			
	Springfie		62701	- =	Contingent					
		State urred the debt? Check tor 1 only	Zip Code one.		Jnliquidated Disputed					
		tor 2 only		Туре	of PRIORITY unsecu	red claim:				
	Debt	tor 1 and Debtor 2 only		✓ □	Domestic support oblig	ations				
	At le	ast one of the debtors ar	nd another		Faxes and certain other government	debts you	owe the			
	_	ck if this claim relates	to a community debt		Claims for death or pers ntoxicated	sonal injury	while you were			
	Is the classical No Yes	aim subject to offset?		O	ther. Specify					
		OF HEALTHCARE creditor's Name		- Last	4 digits of account n	umber	3031	<u>\$47,407.0</u> 0	\$47,407.00	0 \$0.00
	509 S 61	TH ST		When	n was the debt incurr	red?	7/1994			
	Number	Street		As of apply.	the date you file, the	e claim is:	Check all that			
	SPRING	FIELD Illinois	62701		Contingent					
	City Who inc	State urred the debt? Check	Zip Code one.		Jnliquidated Disputed					
	Ľ	tor 1 only			of PRIORITY unsecu	red claim:				
		tor 2 only			Domestic support oblig					
	브	tor 1 and Debtor 2 only	l th		Taxes and certain other	debts you	owe the			
		ast one of the debtors ar			government Claims for death or pers	sonal injury	while you were			
	_	ck if this claim relates aim subject to offset?	to a community debt	ir	ntoxicated other. Specify		,			
	✓ No ✓ Yes									

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 Debtor 1 First Name
 D Franklin
 Case number (if known)

 Last Name
 Last Name

	After listing any entries on this page, number them b	peginning with 2.3, followed by 2.4, and so forth.	Total claim	Priority amount	Nonpriority amount
2.3	IL DEPT OF HEALTHCARE Priority Creditor's Name 509 S 6TH ST Number Street	Last 4 digits of account number When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply.	\$0.00	\$0.00	\$0.00
	SPRINGFIELD Illinois 62701 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of PRIORITY unsecured claim: ✓ Domestic support obligations Taxes and certain other debts you owe the government Claims for death or personal injury while you were intoxicated Other. Specify			
2.4	IL Dept of Healthcare c/o Faith Smith Priority Creditor's Name 509 S 6th St Number Street Springfield Illinois 62701 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured claim: ✓ Domestic support obligations Taxes and certain other debts you owe the government Claims for death or personal injury while you were intoxicated Other. Specify	\$0.00	\$0.00	\$0.00
2.5	Trisby, Lisa Priority Creditor's Name 509 S 6th Street Number Street Springfield Illinois 62701 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt is the claim subject to offset? ✓ No Yes	Last 4 digits of account number When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured claim: Domestic support obligations Taxes and certain other debts you owe the government Claims for death or personal injury while you were intoxicated Other. Specify	\$0.00	\$0.00	\$0.00

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Franklin Debtor 1 Jermain D Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 AFNI, INC. \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 9/2014 PO BOX 3097 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated BLOOMINGTON 61702 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **V** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for **V** ORIGINAL CREDITOR: AT T U-Is the claim subject to offset? Other. Specify VERSE; CHAPTER 13 Yes 4.2 American InfoSource LP (agent for TMobile) \$293.38 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 248848 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Oklahoma City Oklahoma 73124 City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Phone Bill Is the claim subject to offset? **✓** No Yes 4.3 CCI \$617.00 Last 4 digits of account number 3813 Nonpriority Creditor's Name When was the debt incurred? 12/2016 501 Greene Street # 302 Number As of the date you file, the claim is: Check all that apply. Contingent Georgia 30901 Augusta Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed **|** Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Collection; Collecting for Is the claim subject to offset? **ORIGINAL CREDITOR: 10 ✓** No COMMONWEALTH EDISON Other. Specify **COMPANY** Yes

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Debtor 1 Jermain D Franklin Case number (if known)
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning with	n 4.5, followed by 4.6, and so forth.	Total claim
4.4	City of Chicago - Dep't of Revenue Nonpriority Creditor's Name PO Box 88292	Last 4 digits of account number When was the debt incurred?n/a	\$12,000.00
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent	
	Chicago Illinois 60608 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Parking and Red Light Tickets	
	✓ No Yes		
4.5	Comcast Nonpriority Creditor's Name 11621 E. Marginal Way # 5 Number Street Bankruptcy Dept Seattle Washington 98168 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	When was the debt incurred?	\$250.00
	At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Cable Bill	
4.6	CREDMGMTCNTL Nonpriority Creditor's Name P.O. BOX 1654 Number Street	Last 4 digits of account number 8835 When was the debt incurred? 11/2016 As of the date you file, the claim is: Check all that apply. Contingent	\$161.00
	GREEN BAY Wisconsin 54301 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Collection; Collecting for ORIGINAL CREDITOR: 10 JUST	
	Yes	Other. Specify ENERGY	

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Debtor 1 Jermain D Franklin Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
4.7	I C SYSTEM	Last 4 digits of account number 3959	\$1,369.00
	Nonpriority Creditor's Name Po Box 64378	When was the debt incurred? 2/2016	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Saint Paul Minnesota 55164	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Collection; Collecting for ORIGINAL CREDITOR: 10	
	Yes	Other. Specify COMED	
4.8	IL DEPT OF HEALTHCARE Nonpriority Creditor's Name	Last 4 digits of account number 3031	\$47,407.00
	509 S 6TH ST Number Street	When was the debt incurred? 7/1994	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	SPRINGFIELD Illinois 62701	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	브	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	불	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt Is the claim subject to offset?	debts Other. Specify InstallmentLoan	
	✓ No		
	Yes		
4.9	IL Tollway	Last 4 digits of account number	\$100.00
	Nonpriority Creditor's Name 2700 Ogden Ave	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Downers Grove Illinois 60515	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Tollway Violations	
	Is the claim subject to offset?		
	✓ No		
	Yes		

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D Franklin Debtor 1 Jermain Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Illinois Bell Telephone Company c/o AT&T Services Inc \$1,040.38 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? One AT&T Way, Room 3A104 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 07921 Bedminster New Jersey City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Phone Bill Is the claim subject to offset? **✓** No Yes Matthew, Ikumen \$1,550.00 4.11 Last 4 digits of account number _ Nonpriority Creditor's Name n/a 129 E 59th St When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60637 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Judgment: 2015-M1-720204 Is the claim subject to offset? **✓** No Yes PEOPLES ENGY 4.12 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 2/2015 When was the debt incurred? 200 EAST RANDOLPH Number Street As of the date you file, the claim is: Check all that apply. Contingent CHICAGO Illinois 60601 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify ___ InstallmentLoan Is the claim subject to offset?

✓ No Yes

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D Franklin Debtor 1 Jermain Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Peoples Gas \$1,984.12 Last 4 digits of account number Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify __ Gas Bill Is the claim subject to offset? **✓** No ☐ Yes SOURCE RECEIVABLES MNG 4.14 \$335.00 Last 4 digits of account number _ 8060 Nonpriority Creditor's Name When was the debt incurred? 10/2016 4615 DUNDAS DR STE 102 Number Street As of the date you file, the claim is: Check all that apply. Contingent **GREENSBORO** 27407 North Carolina Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: PEOPLES **✓** No

Other. Specify

GAS LIGHT COKE CO

Yes

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D Franklin Debtor 1 Jermain Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 111 W JACKSON BLVD S-400 Line 4.4 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured CHICAGO Illinois 60604 Last 4 digits of account number City State Zip Code Illinois Secretary of State On which entry in Part 1 or Part 2 did you list the original creditor? 2701 S Dirksen Pkwy of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Springfield Illinois 62723 Last 4 digits of account number City State Zip Code ATT SERVICES On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check PO BOX 192830 Line 4.10 Part 1: Creditors with Priority Unsecured Claims

one):

Last 4 digits of account number

Part 2: Creditors with Nonpriority Unsecured

Number

SAN JUAN

City

Street

Puerto Rico

State

00919

Zip Code

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Debtor 1 Jermain D Franklin Case number (if known)

First Nar	ne Middle Name Last Name				
Part 4: Add th	e Amounts for Each Type of Unsecured Claim				
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.		tatistical reporting purposes only Total claims	/. 28 U.S.C. §159.	
			Total olamo		
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$47,407.00		
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00		
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00		
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00		
	6e. Total. Add lines 6a through 6d.	6e.	\$47,407.00		
			Total claims		
Total claims from Part 2	6f. Student loans	6f.	\$0.00		
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00		
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00		
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$67,106.88		
	6j. Total. Add lines 6f through 6j.	6i.	\$67,106.88		

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Jermain	D	Franklin	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	
Case number (If known)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Exchange Leasin Name Po Box 122954 Number Fort Worth		76121	Auto Lease, Debtor is Lessee, 2017 Hyundai Elantra leased through Uber
	City	State	Zip Code	
2.2	Stinson, Monica Name			Residential Lease, Debtor is Lessee, Oral Monthly Residential Lease
	Number	Street		
	City	State	Zip Code	

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		50	oumone rag	0 00 01 10	
Fill in this info	rmation to identify your c	ase:			
Debtor 1	Jermain	D	Franklin		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)					
					Check if this is an amended filing
Official	Form 106H				
		lalaka wa			
Scheau	le H: Your Cod	leptors			12/15
•	er every question. ave any codebtors? (If yo	ou are filing a joint case, do	not list either spouse as	a codebtor.)	
	ne last 8 years, have you buisiana, Nevada, New Mex				and territories include Arizona, California,
	Go to line 3.		acimigion, and moderns	,	
Yes	s. Did your spouse, forme	r spouse, or legal equiva	alent live with you at the	time?	
✓	No				
	Yes. In which communit	y state or territory did yo	u live?	Fill in the name and currer	nt address of that person.
	Name of your spouse, f	ormer spouse, or legal equ	ivalent		
	Number Street				
	City	State	Zip Co	ode	
	. A Parallace	ran Barantan I			

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this inf	ormation to identify	your case:						
Debtor 1	Jermain	D	Frank	lin				
Dobtor 1	First Name	Middle Name	Last N			Che	ck if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last N	lame		□ <i>f</i>	An amended filing	
		Northern	District of III				A supplement showing post-pet	tition chapter 1
the:	Bankruptcy Court for	NOLUTETTI		State)		— 6	expenses as of the following date	te:
Case number (If known)						Ī	MM / DD / YYYY	
Official	Form 106I							
	le I: Your In	come						12/1
information a spouse. If mo number (if kn	bout your spouse. I	f you are separated and , attach a separate she y question.	d your spou	se is r	ot filing with y	ou, do i	r spouse is living with you, i not include information abo onal pages, write your nam	out your
1 Fill in you	r employment		Debtor 1	1			Debtor 2	
informatio	• •	Employment status						
	e more than one job, parate page with	Employment status	Emplo	oyed mploye	d		Employed Not Employed	
	about additional	Occumention						
	rt time, seasonal, or	Occupation	Self-empl	bymem				
self-emplo		Employer's name						
	n may include student aker, if it applies.	Employer's address	Number St	reet			Number Street	
			City		State Zip	Code	City State	Zip Code
		How long employed there?						
Part 2: Giv	e Details About N	onthly Income						
spouse unles	s you are separated.	e more than one employer,					rite \$0 in the space. Include yo	_
	·				For Debtor	ı	For Debtor 2 or non-filing spouse	
		ary, and commissions (befo , calculate what the monthly		2.		\$0.00	<u> </u>	
3. Estimate	e and list monthly over	time pay.		3.	+	\$0.00		
4. Calcula	te gross income. Add li	ne 2 + line 3.		4.		\$0.00		

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Debto	· _ ·	D Franklin		Case number (if			
	First Name Mic	ddle Name Last N	ame	known) For Debtor 1	For Debtor 2 or non-filing spouse		
Сор	y line 4 here	-	4 .	\$0.00			
5. List	all payroll deductions:						
5a.	Tax, Medicare, and Social Security	deductions	5a.	\$0.00			
5b.	Mandatory contributions for retiren	nent plans	5b.	\$0.00			
5c.	Voluntary contributions for retireme	ent plans	5c.	\$0.00			
5d.	Required repayments of retirement	fund loans	5d.	\$0.00			
5e.	Insurance		5e.	\$0.00			
5f.	Domestic support obligations		5f.	\$0.00			
5g.	Union dues		5g.	\$0.00			
5h.	Other deductions. Specify:		5h. +	\$0.00	·		
6. Add +5h.	the payroll deductions. Add lines 5a		6.	\$0.00			
7. Cald	culate total monthly take-home pay	Subtract line 6 from line 4.	7.	\$0.00			
8. List	all other income regularly received	:					
	Net income from rental property an business, profession, or farm						
	Attach a statement for each property at gross receipts, ordinary and necessary the total monthly net income.		8a.	\$1,400.00			
8b.	Interest and dividends		8b.	\$0.00			
	Family support payments that you, dependent regularly receive	a non-filing spouse, or a					
	Include alimony, spousal support, chil divorce settlement, and property settler		8c.	\$0.00			
8d.	Unemployment compensation		8d.	\$0.00			
8e.	Social Security		8e.	\$0.00			
	Other government assistance that y Include cash assistance and the value (cash assistance that you receive, such under the Supplemental Nutrition Assis housing subsidies Specify:	if known) of any non- as food stamps (benefits	8f.	\$0.00			
8a.	Pension or retirement income		8g.	\$0.00			
	Other monthly income. Specify:		8h. +	\$0.00	-		
	all other income Add lines 8a + 8b +	8c + 8d + 8e + 8f +8a + 8h	9. F	\$1,400.00			
		· ·	· · · L	ψ1,100.00		ı	
	culate monthly income. Add line 7 + I the entries in line 10 for Debtor 1 and		10.	\$1,400.00	+	=	\$1,400.00
Incl frier	ate all other regular contributions to ude contributions from an unmarried p nds or relatives. not include any amounts already include	artner, members of your hous	ehold, your c	ependents, your room	•		
	not include any amounts alleady included		a. alo ilot al	and to pay expenses		11. +	\$0.00
	ony.						
	d the amount in the last column of lee that amount on the Summary of Sch					12.	\$1,400.00
							Combined monthly income
13. Do	you expect an increase or decrease	e within the year after you fi	le this form?	•			
✓	No.						
	Yes. Explain:						

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Debtor 1Jermain First Name	D Middle Name	Frank Last I	din Name		Case number (if known)			
Official Form 106I. Addi	tional page.				<i>Miching</i>			
8a.Net income from rental property and from operating a business, profession, or farm								
8a.1 Uber Driver (expenses inclu payment and gasoline cost		Debtor 1	Debtor 2					
Gross receipts (before all deducti	ons)	\$2,500.00						
Ordinary and necessary operating	g expenses	- <u>\$1,100.00</u>						
Net monthly income from a husi	ness profession or	\$1.400.00		Copy	\$1.400.00			

here

\$1,400.00

\$1,400.00

Net monthly income from a business, profession, or

farm

Official Form 106I Schedule I: Your Income page 3

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		Docu	ment Page 37 of 7	5	
Fill in this infor	mation to identify your	case:			
Debtor 1	Jermain First Name	D Middle Name	Franklin Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Check if this is: An amended filing	g
United States E	Bankruptcy Court for the	e: Northern [District of Illinois (State)		owing post-petition chapter 13 ne following date:
	Form 106J e J: Your Ex	nenses		MM / DD / YYYY	12/15
Be as complete information. If (if known). Ans	e and accurate as po	ssible. If two married people ar I, attach another sheet to this	re filing together, both are equal form. On the top of any addition		
	o to line 2 oes Debtor 2 live in a	•	nses for Separate Household of Deb	tor 2.	
2. Do you hav Do not list D Debtor 2.		No Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	d your	No Yes			
Part 2: Esti	mate Your Ongoing	Monthly Expenses			
	of a date after the bar		rou are using this form as a supp plemental Schedule J, check th		
	•	-cash government assistance i it on Schedule I: Your Income	-		Your expenses

any rent for the ground or lot. 4.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

If not included in line 4: 4a. Real estate taxes

4. The rental or home ownership expenses for your residence. Include first mortgage payments and

\$375.00

\$0.00

\$0.00

\$0.00

\$0.00

4.

4a

4b.

4c.

4d.

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 Debtor 1 First Name
 D Franklin
 Case number (if known)

 Last Name
 Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$100.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$50.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$250.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$65.00
10. Personal care products and services	10.	\$55.00
11. Medical and dental expenses	11.	\$30.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 	12.	\$0.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$225.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		** **
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20b 20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20d 20e	\$0.00
	208	φυ.υυ

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Debtor 1			D	Franklin	Case number (if known)			
	First Na	ame	Middle Name	Last Name				
21. Othe	r. Spec	ify:				21		\$0.00
22 Colo	uloto i	our monthly expenses						
	-	es 4 through 21.	.				_	\$1,150.00
		· ·	f D-b-t O) if	f Official Forms 100 L0			_	\$0.00
		` .	,	, from Official Form 106J-2			_	\$1,150.00
		e 22a and 22b. The resu		Denses.		22.		
	-	our monthly net incom						
23a. (Copy lir	ne 12 (your combined n	nonthly income) from	Schedule I.		23a	_	\$1,400.00
23b.	Сору у	our monthly expenses f	rom line 22 above.			23b	·-	\$1,150.00
		t your monthly expense	, ,	income.				\$250.00
	The res	sult is your monthly net	income.			23c	_	
mort				loan within the year or do y modification to the terms o				

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Fill in this information to identify your case:									
Debtor 1	Jermain	D	Franklin						
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)						
Case number			(,						

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below									
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?									
	✓ No									
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).								
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and								
×	·	×								
	Signature of Debtor 1	Signature of Debtor 2								
	Date 5/24/2017	Date								
	MM/DD/YYYY	MM/DD/YYYY								

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HIII IN TN		identity your (case:					
	is information to							
Debtor ¹	1 <u>Jermair</u> First Na		D Middle Na	Franklin ame Last Nam				
Debtor 2								
(Spouse, i	1 1100 140		Middle Na					
United S	States Bankrupto	y Court for the:	Northern	District of Illinoi (State				
Case nu (If known)	ımber							
Offic	ial Forn	า 107						Check if this is amended filing
State	ement of	Financia	al Affairs fo	or Individuals I	Filing for	Bankrı	uptcy	04
nforma		pace is need	ed, attach a sepa	rried people are filing t rate sheet to this form.				
Part 1:	•	-		and Where You Lived	Before			
1. W	/hat is vour cur	ent marital st	atus?					
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,							
Г	Married							
	Married Not married		ou lived anywhere	other than where you liv	re now?			
	Married Not married		ou lived anywhere	other than where you liv	e now?			
	Married Not married uring the last 3	years, have y		other than where you liv 3 years. Do not include v		ow.		
	Married Not married uring the last 3	years, have y				ow.		
	Married Not married uring the last 3	years, have y				ow.		Dates Debtor 2 lived there
	Married Not married uring the last 3 No Yes. List all 0	years, have y		3 years. Do not include v	where you live no			
	Married Not married uring the last 3 No Yes. List all 0	years, have y		3 years. Do not include v Dates Debtor 1 lived there	where you live no			there Same as Debtor 1
	Married Not married uring the last 3 No Yes. List all o	years, have y of the places y		3 years. Do not include v Dates Debtor 1 lived there	where you live no	Debtor 1		there Same as Debtor 1 From
	Married Not married uring the last 3 No Yes. List all o Debtor 1: 129 E 59th 3 Number Stre	years, have y of the places y	ou lived in the last a	3 years. Do not include v Dates Debtor 1 lived there	Debtor 2:	Debtor 1		there Same as Debtor 1
	Married Not married uring the last 3 No Yes. List all o Debtor 1:	years, have y of the places y		3 years. Do not include v Dates Debtor 1 lived there	Debtor 2:	Debtor 1	Zip Code	there Same as Debtor 1 From
	Married Not married uring the last 3 No Yes. List all o Debtor 1: 129 E 59th S Number Stree Chicago	years, have y of the places y	ou lived in the last a	3 years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Number Stree	Debtor 1 t State	Zip Code	there Same as Debtor 1 From
	Married Not married uring the last 3 No Yes. List all o Debtor 1: 129 E 59th S Number Stree Chicago City 5356 S Herm	years, have y of the places y t t t tlllinois State mitage	ou lived in the last a	3 years. Do not include v Dates Debtor 1 lived there From To	Debtor 2: Same as Number Stree	Debtor 1 t State	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
	Married Not married uring the last 3 No Yes. List all o Debtor 1: 129 E 59th S Number Stre Chicago City	years, have y of the places y t t t tlllinois State mitage	ou lived in the last a	3 years. Do not include v Dates Debtor 1 lived there From To	Debtor 2: Same as Number Stree	Debtor 1 t State Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From
	Married Not married uring the last 3 No Yes. List all o Debtor 1: 129 E 59th S Number Stree Chicago City 5356 S Herm	years, have y of the places y t t t tlllinois State mitage	ou lived in the last a	3 years. Do not include v Dates Debtor 1 lived there From To	Debtor 2: Same as Number Stree City Same as	Debtor 1 t State Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1

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Franklin

D

Debtor 1 Jermain Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, \$10000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$40000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$12000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. YTD LINK \$780.00 From January 1 of current year until the date you filed for bankruptcy: Est. LINK \$195.00 For last calendar year: (January 1 to December 31, 2016 Est. LINK \$1,755.00 For the calendar year before that: (January 1 to December 31, 2015

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D Franklin Debtor 1 Jermain Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

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or 1	Jermain		D		anklin	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsio orp gei	ders include your porations of whic	relatives; a h you are a for a busin	iny general partner in officer, director, ness you operate a	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? rou are a general partner; g securities; and any managing r domestic support obligations,
✓	No Yes. List all pay	monte to	an incidor				
	res. List all pa	yments to a	arrinsider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No	_	aranteed or cosigne t benefited an ins	·	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						Include creditor's name
	Number Street						
	City	State	Zip Code				
-		Jidio	Zip Joue				
	Insider's Name				_		
	Number Street						
	City	State	Zip Code				

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Franklin Debtor 1 Jermain D Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Joint Action Pending Cook County Circuit Court Court Name On appeal 50 West Washington Street Case number NumberStreet Concluded 2015-M1-720204 Illinois 60602 Chicago City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Jermain	D.	Franklin	Case number (if known)	
	First Name	Middle Name	Last Name		
11.	Within 90 days before you file accounts or refuse to make a			ank or financial institution, set off any am	ounts from your
	No Yes. Fill in the details.				
			Describe the action the	e creditor took Date action was taken	Amount
	Creditor's Name		-		_
	Number Street		-		
			_ Last 4 digits of account	number: XXXX-	
40	City State	Zip Code	-		
12.	appointed receiver, a custodi			possession of an assignee for the benefit (of creditors, a court-
	✓ No ☐ Yes				
Part	t 5: List Certain Gifts and C	Contributions			
13.	Within 2 years before you file	ed for bankruptcy, di	d you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No Yes. Fill in the details for	each gift.			
	Gifts with a total value of per person	f more than \$600	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave	e the Gift	- -		
	Number Street		-		
	City State Person's relationship to you	Zip Code	-		
				_	
	Person to Whom You Gave	e the Gift	_		
	Number Street		-		
	City State	Zip Code	-		
	Person's relationship to you	u			

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Debt		Jermain	D	Franklin	Case number (if know	n)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you filed	for bankruptcy, did y	ou give any gifts or contribu	tions with a total value o	of more than \$600	to any charity?
		No		, , , , , , , , , , , , ,		•	,
			ach gift or contribution				
	Ш	Yes. Fill in the details for ea	-				
		Gifts or contributions to c that total more than \$600		Describe what you contri	buted	Date you contributed	Value
		that total more than \$600				Contributed	
		Charity's Name					
		Oriality 5 Name					
		Number Street					
		City State	Zip Code				
Part	6.	List Certain Losses					
rait	υ.	List Oci tain Losses					
15.	Witl	hin 1 year before you filed f	or bankruptcy or sinc	e you filed for bankruptcy, d	id you lose anything bec	ause of theft, fire,	other disaster, or
	gan	nbling?					
	V	No					
	Ħ	Yes. Fill in the details.					
	ш	Describe the property you	lost and	Describe any insurance of	overage for the loss	Date of your	Value of property
		how the loss occurred	103t unu	Include the amount that ins		loss	lost
				pending insurance claims o	on line 33 of Schedule		
				A/B: Property.			
Part		List Certain Payments					
16.	Witl abo	hin 1 year before you filed f ut seeking bankruptcy or p	or bankruptcy, did yo reparing a bankruptc	credit counseling agencies for s	services required in your ba	ankruptcy.	
16.	Witl abo	hin 1 year before you filed fout seeking bankruptcy or pude any attorneys, bankruptcy	or bankruptcy, did yo reparing a bankruptc	y petition?	services required in your ba		Amount of payment
16.	Witl abo	hin 1 year before you filed fout seeking bankruptcy or pude any attorneys, bankruptcy	or bankruptcy, did yo reparing a bankruptc	y petition? credit counseling agencies for some some some some some some some some	services required in your ba	Date payment or transfer	Amount of
16.	Witl abo	hin 1 year before you filed fout seeking bankruptcy or pude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	or bankruptcy, did yo reparing a bankruptc	y petition? credit counseling agencies for s Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
16.	Witl abo	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	or bankruptcy, did yo reparing a bankruptc	y petition? credit counseling agencies for some some some some some some some some	services required in your ba	Date payment or transfer was made	Amount of payment
16.	Witl abo	hin 1 year before you filed fout seeking bankruptcy or pude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	or bankruptcy, did yo reparing a bankruptc	y petition? credit counseling agencies for some some some some some some some some	services required in your ba	Date payment or transfer was made	Amount of payment
16.	Witl abo	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	or bankruptcy, did yo reparing a bankruptc	y petition? credit counseling agencies for some some some some some some some some	services required in your ba	Date payment or transfer was made	Amount of payment
16.	Witl abo	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois	for bankruptcy, did your paring a bankruptcy petition preparers, or one of the second	y petition? credit counseling agencies for some some some some some some some some	services required in your ba	Date payment or transfer was made	Amount of payment
16.	Witl abo	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	for bankruptcy, did youreparing a bankruptcy petition preparers, or o	y petition? credit counseling agencies for some some some some some some some some	services required in your ba	Date payment or transfer was made	Amount of payment
16.	Witl abo	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois	for bankruptcy, did your paring a bankruptcy petition preparers, or one of the second	y petition? credit counseling agencies for some some some some some some some some	services required in your ba	Date payment or transfer was made	Amount of payment
16.	Witl abo	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State	for bankruptcy, did your paring a bankruptcy petition preparers, or one of the second	y petition? credit counseling agencies for some some some some some some some some	services required in your ba	Date payment or transfer was made	Amount of payment
16.	Witl abo	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address	for bankruptcy, did your paring a bankruptcy petition preparers, or one of the second	y petition? credit counseling agencies for some some some some some some some some	services required in your ba	Date payment or transfer was made	Amount of payment
16.	Witl abo	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address	for bankruptcy, did your paring a bankruptcy petition preparers, or one of the second	y petition? credit counseling agencies for some some some some some some some some	services required in your ba	Date payment or transfer was made	Amount of payment
16.	Witl abo	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Paym	for bankruptcy, did your paring a bankruptcy petition preparers, or one of the second	y petition? credit counseling agencies for some some some some some some some some	services required in your ba	Date payment or transfer was made	Amount of payment
16.	Witl abo	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Paym	for bankruptcy, did your paring a bankruptcy petition preparers, or one of the second	y petition? credit counseling agencies for some some some some some some some some	services required in your ba	Date payment or transfer was made	Amount of payment
16.	Witl abo	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Paym	for bankruptcy, did your paring a bankruptcy petition preparers, or one of the second	y petition? credit counseling agencies for some some some some some some some some	services required in your ba	Date payment or transfer was made	Amount of payment
16.	Witl abo	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Paym	for bankruptcy, did your paring a bankruptcy petition preparers, or one of the second	y petition? credit counseling agencies for some some some some some some some some	services required in your ba	Date payment or transfer was made	Amount of payment
16.	Witl abo	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Paym Person Who Was Paid Number Street Chicago Illinois City State Chicago Illinois City State Email or website address Person Who Made the Paym Person Who Was Paid Number Street	for bankruptcy, did your paring a bankruptcy petition preparers, or one of the second	y petition? credit counseling agencies for some some some some some some some some	services required in your ba	Date payment or transfer was made	Amount of payment
16.	Witl abo	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Paym Person Who Was Paid Number Street	for bankruptcy, did your paring a bankruptcy petition preparers, or one of the second	y petition? credit counseling agencies for some some some some some some some some	services required in your ba	Date payment or transfer was made	Amount of payment

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Debto		Jermain	D	Franklin	_ Case r	number <i>(if known)</i>			
		First Name	Middle Name	Last Name					
	nelp	hin 1 year before you filed by you deal with your credit not include any payment or t	ors or to make paym		behalf p	oay or transfer a	any property to a	anyone	who promised to
	✓	No Yes. Fill in the details.							
				Description and value of any transferred	property	,	Date payment or transfer was made	Amou	unt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
t I	t he nclu	ordinary course of your bu	siness or financial at nd transfers made as s	security (such as the granting of a se	_				
	_			Description and value of prop transferred	erty	Describe any payments recin exchange	property or eived or debts p	paid	Date transfer was made
		Person Who Received Trans	sfer						
		Number Street							
		City State Person's relationship to you	Zip Code u						
		Person Who Received Trans	sfer						
		Number Street							
		City State Person's relationship to you	Zip Code						
	oen	hin 10 years before you file eficiary? ese are often called asset-pro No		d you transfer any property to a se	∍lf-settle	ed trust or simil	ar device of wh	ich you	are a
İ	Ī	Yes. Fill in the details.		Description and value of the	proper	ty transferred			Date transfer was
		Name of trust							made

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D Franklin Debtor 1 Jermain Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Deb	tor 1	Jermain	D		ranklin	Cas	se number (if known)	
		First Name	Middle Name	L	ast Name			
Part	9:	Identify Property You	Hold or Control	l for Someor	ne Else			
		,						
23.	Do '	vou hold or control any p	roperty that some	one else owns	s? Include an	v property you b	orrowed from, are storing for, or hold in	trust for
		neone.	,			, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
	✓	No						
	П	Yes. Fill in the details.						
	_			Whore is t	he property?		Describe the contents	Value
				Wilele is	ile property:		Describe the contents	Value
		Owner's Name		NumberSti	root			
		Owner's Name		Numbersu	eet			
		Number Street					.	
		Number Street						
				O:t-	Otata	7:- O	.	
				City	State	Zip Code		
		City State	Zip Code					
		Oity Otato	Zip Codo					
Part	10:	Give Details About E	nvironmental In	formation				
For	the p	ourpose of Part 10, the follo	wing definitions app	ply:				
	_							
							contamination, releases of	
		azardous or toxic substand Icluding statutes or regulati						
	""	rold diring statutes of regulati	ons controlling the t	clearup or tires	e substances,	wastes, or mater	ici.	
	 S 	<i>lite</i> means any location, fac	ility, or property as d	defined under a	ny environmer	ntal law, whether y	you now own, operate, or utilize it	
	O	r used to own, operate, or	utilize it, including d	lisposal sites.				
	■ <i>H</i>	lazardous material means a	nything an environn	nental law defin	nes as a hazaro	lous waste hazar	rdous substance	
		oxic substance, hazardous				rodo waoto, mazar	addd ddbdiaires,	
			•					
Rep	ort al	Il notices, releases, and pro	ceedings that you k	now about, reg	ardless of who	en they occurred.		
24.	Has	any governmental unit i	notified you that yo	ou may be liab	le or potentia	ally liable under	or in violation of an environmental law?	•
	✓	No						
	П	Yes. Fill in the details.						
	_			Governme	ntal unit		Environmental law, if you know it	Date of
				dovernine	intar unit		Environmental law, ii you know it	notice
		Name of site		Governme	ntal unit			
				0.0 70	rta. arrit			
		Number Street		NumberStr	eet			
				City	State	Zip Code		
				.,				
		City State	Zip Code					
25.	Hav	e you notified any gover	nmental unit of any	y release of ha	azardous mat	erial?		
	_							
	✓	No						
		Yes. Fill in the details.						
	_			Governme	ntal unit		Environmental law, if you know it	Date of
				dovernine	intar unit		Environmental law, ii you know it	notice
		Name of site		Governme	ntal unit			
				CC 101111101			•	
		Number Street		NumberStr	eet			
		Number Street		NumberStr	reet			
		Number Street				Zip Code		
		Number Street City State	Zip Code	Number Str City	State	Zip Code		

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Deb		Jermain	D	1	Franklin	Case	number <i>(if i</i>	known)	
		First Name	Middle N	vame	Last Name				
26.	Hav	e you been a party	y in any judicial or a	administrative	proceeding under	any environmenta	al law? Ind	clude settlements and orde	rs.
		No							
		Yes. Fill in the det	raile						
	Ш	res. I iii ii i ii ie det	idilo.	Carre	.		Noture e	file coo	Status of the
				Cour	t or agency		Nature 0	f the case	Status of the case
		Case title							
				Cour	t Name				Pending
									On appeal
		Case number		Num	berStreet				
				City	State	Zip Code			Concluded
		-		Oity	Otato	Zip code			
Part	11:	Give Details Ab	oout Your Busine	ss or Conne	ctions to Any Bus	siness			
									_
27.	With	nin 4 years before	you filed for bankru	ıptcy, did you	own a business or l	have any of the fo	llowing co	onnections to any business	?
		A sole propri	etor or self-employe	ed in a trade, ¡	profession, or other	activity, either full	l-time or p	art-time	
		A member of	a limited liability co	mpany (LLC)	or limited liability pa	rtnership (LLP)			
		A partner in a		, , ,	,	,			
		ш .	rector, or managing	executive of	a corporation				
			at least 5% of the vo		· ·	oration			
			at 10a0t 0 70 01 a 10 V	ourig or oquity	0000111100 01 0 001	or duor r			
	✓		above applies. Go to						
		Yes. Check all that	at apply above and	fill in the deta	ils below for each b	usiness.			
					Describe the natu	re of the business	5	Employer Identification n	
								include Social Security n	umber or ITIN.
		Business Name						EIN:	
		Number Street						Dates business existed	
					Name of accounta	int or bookkeepe	r		
		City	State Zip	Code				From To	
					Describe the natu	re of the business	3	Employer Identification n	umber Do not
								include Social Security no	
								EIN:	
		Business Name							
		Number Street						Dates business existed	
					Name of accounta	int or bookkeepe	r		
		City	State Zip	Code				From To	
					Describe the natu	re of the business	5	Employer Identification n include Social Security no	
								-	umber of frint.
		Business Name						EIN:	
		Number Street						Dates business existed	
		-			Name of accounta	int or bookkeepei	r		
		City	State Zip	Code				From To	

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Debt	tor 1 Jermain		D	Franklin	Case number (if known)
	First Name		Middle Name	Last Name	
28.	Within 2 years creditors, or ot		bankruptcy, did y	ou give a financial stateme	ent to anyone about your business? Include all financial institutions,
	Yes. Fill in t	the details below.			
				Date issued	
	Name			MM/DD/YYYY	
	Number	Street			
	City	State	Zip Code	_	
Part	12: Sign Belo	ow			
t	rue and correct	. I understand that se can result in fin	making a false st es up to \$250,000	atement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	•	/s/ Jermain Fran			Signature of Debtor 2
		Signature of Debtor	1		•
		Date 5/24/2017			Date
	Did you attach a	dditional pages to	Your Statement o	f Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
Į.	√ No				
Ī	Yes				
	Did you pay or aç	gree to pay someo	ne who is not an a	ttorney to help you fill out	pankruptcy forms?
[√ No				
	Yes. Name of	person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern Distric	t OF HIMOIS	
In re	Jermain D Franklin		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY FO	R DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of the p	etition in bankruptcy, or agreed to b	pe paid to me, for services
	For legal services, I have agreed to ac	ccept		\$4,000.00
	Prior to the filing of this statement I	nave received		\$1,200.00
	Balance Due			\$2,800.00
2.	. The source of the compensation paid	d to me was:		
	Debtor	Other (specify)		
3.	. The source of the compensation paid	d to me is:		
	Debtor	Other (specify)		
4.	I have not agreed to share the ab		with any other person unless they	are
		v firm. A copy of the agreeme	h a other person or persons who are nt, together with a list of the names	
5.	. In return for the above-disclosed fee	I have agreed to render legal	service for all aspects of the bankru	ıptcy case, including:
	 a. Analysis of the debtor's finan bankruptcy; 	cial situation, and rendering a	advice to the debtor in determining	whether to file a petition in
	b. Preparation and filing of any	petition, schedules, statemen	ts of affairs and plan which may be	required;
	c. Representation of the debtor	at the meeting of creditors ar	nd confirmation hearing, and any ad	journed hearings thereof;
	d. Representation of the debtor	in adversary proceedings and	d other contested bankruptcy matter	rs;
6.	. By agreement with the debtor(s), the	above-disclosed fee does no	t include the following services:	
		CERTIFICA	ATION	
	certify that the foregoing is a complet or(s) in this bankruptcy proceedings.	e statement of any agreemen	t or arrangement for payment to me	for representation of the
	5/24/2017		/s/ Morsheda Hashem	
-	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$1,200.00 toward the flat fee, leaving a balance due of \$2,800.00; and \$61.76 for expenses, leaving a balance due of \$3,171.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	5/24/2017	
Signed:		
/s/ Jerm	ain Franklin	
		/s/ Morsheda Hashem
Debtor(s	5)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Franklin, Jermain D Debtor(s)	Case No	Case No		
		Chapter.	Chapter13		
	VERIFIC	ATION OF CREDITOR MAT	ΓRIX		
Ti knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is to	rue and correct to the best of their		
Date:	5/24/2017	/s/ Franklin, Jerr Franklin, Jermai Signature of De	n D		

IL DEPT OF HEALTHCARE 509 S 6TH ST SPRINGFIELD, IL, 62701

I C SYSTEM Po Box 64378 Saint Paul, MN, 55164

CCI 501 Greene Street # 302 Augusta, GA, 30901

SOURCE RECEIVABLES MNG 4615 DUNDAS DR STE 102 GREENSBORO, NC, 27407

CREDMGMTCNTL P.O. BOX 1654 GREEN BAY, WI, 54301

AFNI, INC. PO Box 3517 Bloomington, IL, 61702

PEOPLES ENGY 200 EAST RANDOLPH CHICAGO, IL, 60601

IL Department of Healthcare c/o Lisa Tresby 509 S 6th St Springfield, IL, 62701

Trisby, Lisa 509 S 6th Street Springfield, IL, 62701

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

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Illinois Secretary of State 2701 S Dirksen Pkwy Springfield, IL, 62723

American InfoSource LP (agent for TMobile) PO Box 248848 Attn: Ashley Boswell Oklahoma City, OK, 73124

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

Illinois Bell Telephone Company c/o AT&T Services Inc One AT&T Way, Room 3A104 Bedminster, NJ, 07921

ATT SERVICES PO Box 8212 Aurora, IL, 60572

Matthew, Ikumen 129 E 59th St Chicago, IL, 60637

Comcast p.o. box 196 Newark, NJ, 07101

IL Tollway PO Box 5544 Chicago, IL, 60608

IL Dept of Healthcare c/o Faith Smith 509 S 6th St Springfield, IL, 62701 Case 17-16084 Doc 1 Filed 05/24/17 Entered 05/24/17 14:12:44 Desc Main Document Page 66 of 75

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to \S 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$1,200.00 toward the flat fee, leaving a balance due of \$2,800.00; and \$61.76 for expenses, leaving a balance due of \$3,171.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	5/24/2017			
Signed:				
	ain Franklin			1
	frmain Franks	/s/ Morsheda Hashem	Market	prot
Debtor(s		Attorney for Debtor(s)		

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Jermain First Name	D Middle Name	Franklin Last Name	Case number (if known)		
	estions for Reporting Purpos				
16. What kind of debts do you have? 17. Are you filing under Chapter 7? Do you estimate that	16a. Are your debts primar "incurred by an individu No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primar money for a business o No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts No. I am not filing under C	ily consumer debual primarily for a pilly business debts or investment or the you owe that are not be the primarily for the hapter 7. Go to line	ersonal, family, or househole? Business debts are debts rough the operation of the boot consumer debts or business.	d purpose." that you incurred to obtain usiness or investment.	
after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that		ble to distribute to unsecured		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,00 1	-5,000 -10,000 1-25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?		\$10,0 \$50,0	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
²⁰ · How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ☑ \$100,001-\$500,000 □ \$500,001-\$1 million	\$10,0 \$50,0	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below					
For you	correct. If I have chosen to file under of title 11, United States Codunder Chapter 7. If no attorney represents me a	Chapter 7, I am aw le. I understand the and I did not pay o	are that I may proceed, if eligeral relief available under each or agree to pay someone who	gible, under Chapter 7, 11,12, or 13 chapter, and I choose to proceed	
	out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
	I understand making a false s	tatement, conceali y case can result in	ng property, or obtaining mo	oney or property by fraud in prisonment for up to 20 years, or	
: Victor to Filed and the Parl Interview (Market Market Market Market Comp. Unit to the Comp.	Executed on 5/24/201	DD / YYYY	Executed on	MM / DD / YYYY Handingson on the propropring and an experimental region find this contact is state as the individual of the contact in the c	

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Fill in this info	rmation to identify your	case:				
Debtor 1	Jermain	. D	Franklin			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)						
(Spouse, Ir illing)	First Name	Middle Name	Last Name			
United States I	Bankruptcy Court for the	: Northern D	District of Illinois	_		
Case number (ff known)			(State)			
Official	Form 106D	ec				Check if this is a amended filing
Declarat	tion About an	Individual Debto	r's Schedules		•	12/1
If two married	people are filing toget	her, both are equally responsi	ble for supplying correct	information.		
Part 1: Sign		neone who is NOT an attorney	to help you fill out bank	ruptcy forms?		
No No	. •	•				
Yes.	Name of person		Attach Bankruptcy Po Signature (Official Fo	etition Preparer's Notice, De erm 119).	eclaration, and	
I Indor no	nolty of porium, I dock	are that I have read the summa	ary and schedules filed y	with this declaration and		
	are true and correct.	i i	ary and schedules med v	with this declaration and		
/s/ Jerm Signature	of Debtor 1	new Frallin	★ Signature	of Debtor 2		
Date 5/2 4	· 4/2017		Date			

MM/DD/YYYY

MM/DD/YYYY

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Debtor '	1 Jermain	D	Franklin	Case number (if known)	
anakara etakinanyo jiropada arina	First Name	Middle Name	Last Name		
	thin 2 years before editors, or other pa		did you give a financial statem	nent to anyone about your business? Ind	clude all financial institutions
	No Yes. Fill in the det	ails below.			
S	•		Date issued		•
	Name		MM/DD/YYYY		
	Number Street				
	·	· · · ·	•	•	•
	City	State Zip Code			
Part 12:	Sign Below				
	nkruptcy case can /s/ . Signatu			erty, or obtaining money or property by 20 years, or both. 18 U.S.C. §§ 152, 13 Signature of Debtor 2 Date	
Dial.			ua of Minor of all Affects for to dis-	iduals Ellis of a Residual (Official Es	40710
Dia	you attach addition	ai pages to Your Stateme	nt of Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Fo	rm 107)?
	No Yes	•			·
Did y	you pay or agree to	pay someone who is not a	an attorney to help you fill out	bankruptcy forms?	
[Z]	No				
	Yes, Name of person			Attach the Bankruptcy Petition P.	

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Franklin, Jermain D	Case No			
Debtor(s)		Case NO.	_ Case NO		
		Chapter.	Chapter13		
	VERIFICA	TION OF CREDITOR MAT	RIX		
knowled	The above named Debtors hereby verify the	nat the attached list of creditors is tr	ue and correct to the best of their		
		•	•		
Date:	5/24/2017	/s/ Franklin, Jerm	A DITTION OF GU	Mu	
		Franklin, Jermain <i>Signature of Deb</i>			

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Debto		Jermain First Name	D Middle Name	Franklin Last Name	Case number (if known)				
16.	Cal	Calculate the median family income that applies to you. Follow these steps:							
	16a	a. Fill in the state in whic	h you live.	Illinois					
	16b	o. Fill in the number of p	eople in your household.	1					
	160	c. Fill in the median family income for your state and size of				\$50,765.00			
	tarraman and the second			find a list of applicable median income amounts, go online may also be available at the bankruptcy clerk's office.					
17.	Hov	ow do the lines compare?							
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).								
	17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11. U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.								
Part :	3:	Calculate Your Con	nmitment Period Under	11 U.S.C. §1325	(b)(4)				
18.	Cop	oy your total average n	nonthly income from line 11	•	s navimiminamamamanavimias i ne aas madaa ahay piro big vaherini ta tarahinini	\$1,562.50			
19.					te is not filing with you, and you contend that calculating the of your spouse's income, copy the amount from line 13.				
	19a	a. If the marital adjustme	nt does not apply, fill in 0 on I	ne 19a.		-\$0.00			
	19b	o. Subtract line 19a fro	m line 18.			\$1,562.50			
20.	Cal	culate your current me	onthly income for the year. I	Follow these steps:					
	20a	a. Copy line 19b.				\$1,562.50			
		Multiply by 12 (the nu	mber of months in a year).			x 12			
	20b	o. The result is your curre	ent monthly income for the yea	ar for this part of the	form.	\$18,750.00			
20	20c. Copy the median family income for your state and size of household from line 16c.					\$50,765.00			
21. How do the lines compare?									
	図	Line 20b is less than lin commitment period is 3		ed by the court, on	the top of page 1 of this form, check box 3, The				
			or equal to line 20c. Unless oth riod is 5 years. Go to Part 4.	nerwise ordered by t	he court, on the top of page 1 of this form, check box				
Part 4	4:	Sign Below							
		By signing here. I decla	re under penalty of perium tha	t the information on	this statement and in any attachments is true and correct.				
		by digiting note, i doola	I J	· Qa					
× /s/ Jermain Franklin									
Signature of Debtor 1 Signature of Debtor 2									
		Date 5/24/2017 MM/DD/YYY	~		Date	:			
	MM/DD/YYYY								
	If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.								